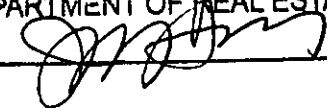


1 CHERYL D. KEILY SBN# 94008
2 Department of Real Estate
3 320 West 4th Street, Suite 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982
6 (Direct) (213) 576-6905

FILED

JAN 31 2011

DEPARTMENT OF REAL ESTATE
BY: 

7
8
9 BEFORE THE DEPARTMENT OF REAL ESTATE

10 STATE OF CALIFORNIA

11 * * *

12 In the Matter of the Accusation of) No. H-36535 LA
13 MORTGAGE BANK OF CALIFORNIA;) L-2010050841
14 and ANDREA MICHELLE MOSICH,) STIPULATION & AGREEMENT
15 individually, and as design-)
16 nated officer for Mortgage)
17 Bank of California,)
18 Respondents.)

19 It is hereby stipulated by and between MORTGAGE BANK
20 OF CALIFORNIA ("MORTGAGE BANK") and ANDREA MICHELLE MOSICH
21 ("MOSICH"), individually, and as designated broker-officer of
22 MORTGAGE BANK, (sometimes collectively referred to as
23 "Respondents"), and the Respondents' attorney Michael Kushner,
24 Esq., and the Complainant, acting by and through Cheryl Keily,
25 Counsel for the Department of Real Estate, as follows for the
26 purpose of settling and disposing of the Accusation filed on
27 March 22, 2010, in this matter.

1 1. All issues which were to be contested and all
2 evidence which was to be presented by Complainant and
3 Respondents at a formal hearing on the Accusation, which hearing
4 was to be held in accordance with the provisions of the
5 Administrative Procedure Act (APA), shall instead and in place
6 thereof be submitted solely on the basis of the provisions of
7 this Stipulation and Agreement.

8 2. Respondents have received, read and understood the
9 Statement to Respondent, the Discovery Provisions of the APA
10 and the Accusation filed by the Department of Real Estate
11 ("Department") in this proceeding.

12 3. On May 3, 2010, Respondents filed a Notice of
13 Defense, pursuant to Section 11506 of the Government Code for
14 the purpose of requesting a hearing on the allegations in the
15 Accusation. Respondents hereby freely and voluntarily withdraw
16 said Notice of Defense. Respondents acknowledge that they
17 understand that by withdrawing said Notice of Defense they will
18 thereby waive their right to require the Commissioner to prove
19 the allegations in the Accusation at a contested hearing held
20 in accordance with the provisions of the APA and that they will
21 waive other rights afforded to them in connection with the
22 hearing, such as the right to present evidence in defense of
23 the allegations in the Accusation and the right to cross-
24 examine witnesses.
25

26 4. This Stipulation is based on the factual
27 allegations contained in the Accusation. In the interest of

1 expedience and economy, Respondents choose not to contest these
2 allegations, but to remain silent and understand that, as a
3 result thereof, these factual allegations, without being
4 admitted or denied, will serve as a prima facie basis for the
5 disciplinary action stipulated to herein. The Real Estate
6 Commissioner shall not be required to provide further evidence
7 to prove said factual allegations.

8 5. This Stipulation and Respondents' decision not to
9 contest the Accusation are made for the purpose of reaching an
10 agreed disposition of this proceeding, and are expressly limited
11 to this proceeding and any other proceeding or case in which the
12 Department of Real Estate, or another licensing agency of this
13 state, another state or the federal government is involved and
14 otherwise shall not be admissible in any other criminal or civil
15 proceedings.

16 6. The Order or any subsequent Order of the Real
17 Estate Commissioner made pursuant to this Stipulation and
18 Agreement shall not constitute an estoppel, merger or bar to
19 any further administrative or civil proceedings by the
20 Department of Real Estate with respect to any matters which
21 were not specifically alleged to be causes for accusation in
22 this proceeding.

23 7. Respondents have received, read and understand
24 the "Notice Concerning Costs of Audits." Respondents understand
25 that by agreeing to this Stipulation and Agreement, the
26 findings set forth below in the Determinations of Issues become
27

1 final, and that the Commissioner may charge Respondents for the
2 costs of the audits which lead to the disciplinary action.
3 Respondents understands that by agreeing to this Stipulation,
4 Respondents agree to pay, pursuant to Business and Professions
5 Code ("Code") Section 10148, the cost of both the original
6 audits. The total cost of the both the original audits is
7 \$4,464.41.

8 DETERMINATION OF ISSUES

9 By reason of the foregoing stipulations, admissions
10 and waivers and solely for the purpose of settlement of the
11 pending Accusation without a hearing, it is stipulated and
12 agreed that the following determination of issues shall be
13 made:

14 1. The conduct, acts or omissions of Respondent
15 MORTGAGE BANK, as set forth in the Accusation, constitute cause
16 to suspend or revoke the real estate license and license rights
17 of Respondent MORTGAGE BANK under the provisions of Code Section
18 10177(d) for violation of Section 10145 of the Code in
19 conjunction with Title 10, Chapter 6 of the California Code of
20 Regulations ("Regulations"), Sections 2834 and 2951.

21 2. The conduct, acts or omissions of Respondent
22 MOSICH, as set forth in the Accusation, constitute cause to
23 suspend or revoke the real estate license and license rights of
24 Respondent MOSICH under the provisions of Code Sections 10177(d)
25 for violation of Code Section 10159.2.

ORDER

1 WHEREFORE, THE FOLLOWING ORDER is hereby made:
2

3 I. All licenses and license rights of Respondent
4 MORTGAGE BANK OF CALIFORNIA under the Real Estate Law are
5 suspended for a period of sixty (60) days from the effective
6 date of this Decision from the effective date of this Decision;
7 provided, however, that the entire period of said suspension
8 shall be stayed for two (2) years upon the following terms and
9 conditions:

10 1. Respondent MORTGAGE BANK OF CALIFORNIA shall obey
11 all laws, rules and regulations governing the rights, duties and
12 responsibilities of a real estate licensee in the State of
13 California; and

14 2. That no final subsequent determination be made,
15 after hearing or upon stipulation, that cause for disciplinary
16 action occurred within two (2) years of the effective date of
17 this Decision. Should such a determination be made, the
18 Commissioner may, in his discretion, vacate and set aside the
19 stay order and reimpose all or a portion of the stayed
20 suspension. Should no such determination be made, the stay
21 imposed herein shall become permanent.

22 II. ALL licenses and licensing rights of Respondent
23 ANDREA MICHELLE MOSICH, under the Real Estate Law are revoked;
24 provided, however, a restricted real estate broker license shall
25 be issued to Respondent pursuant to Section 10156.5 of the Code
26 if Respondent makes application therefor and pays to the
27

1 Department the appropriate fee for the restricted license within
2 90 days from the effective date of this Decision.

3 The Restricted license issued to Respondent shall be
4 subject to all of the provisions of Section 10156.7 of the Code
5 and to the following conditions, limitations and restrictions
6 imposed under the authority of Section 10156.6 of the Code:

7 1. The restricted license issued to Respondent may be
8 suspended prior to hearing by Order of the Commissioner in the
9 event of Respondent's conviction or plea of nolo contendere to a
10 crime which is substantially related to Respondent's fitness or
11 capacity as a real estate licensee.

12 2. The restricted license issued to Respondent may be
13 suspended prior to hearing by Order of the Commissioner on
14 evidence satisfactory to the Commissioner that Respondent has
15 violated provisions of the Real Estate law, the Subdivided Lands
16 Law, Regulations of the Real Estate Commissioner or conditions
17 attaching to the restricted license.

18 3. Respondent shall not be eligible to apply for
19 issuance of an unrestricted real estate license nor for the
20 removal of any of the conditions, limitations or restrictions of
21 a restricted license until two (2) years have elapsed from the
22 effective date of this Decision.

23 III. All licenses and licensing rights of Respondent
24 ANDREA MICHELLE MOSICH are indefinitely suspended unless or
25 until Respondent provides proof satisfactory to the
26 Commissioner, of having taken and successfully completed the
27


1 continuing education course on trust fund accounting and
2 handling specified in paragraph (3) of subdivision (a) of
3 Section 10170.5 of the Code. Proof of satisfaction of this
4 requirement includes evidence that respondent has successfully
5 completed the trust fund account and handling continuing
6 education course within 120 days prior to the effective date of
7 the Decision in this matter.

8 IV. Respondent ANDREA MICHELLE MOSICH shall, within
9 six months from the effective date of this Decision, take and
10 pass the Professional Responsibility Examination administered by
11 the Department including the payment of the appropriate
12 examination fee. If Respondent fails to satisfy this condition,
13 the Commissioner may order suspension of Respondent's license
14 until Respondent passes the examination.

15 V. Pursuant to Section 10148 of the Code, Respondent
16 MORTGAGE BANK OF CALIFORNIA and Respondent ANDREA MICHELLE
17 MOSICH shall pay the Commissioner's reasonable cost for (a) the
18 audit which led to the disciplinary action, and (b) a subsequent
19 audit to determine if Respondent MORTGAGE BANK OF CALIFORNIA has
20 corrected the violations found in the Determination of Issues.
21 In calculating the amount of the Commissioner's reasonable cost,
22 the Commissioner may use the estimated average hourly salary for
23 all persons performing audits of real estate brokers, and shall
24 include an allocation for travel time to and from the auditor's
25 place of work. Respondents shall pay such cost within 60 days
26 of receiving an invoice from the Commissioner detailing the
27

1 activities performed during the audit and the amount of time
2 spent performing those activities. The Commissioner may suspend
3 the licenses of Respondent ANDREA MICHELLE MOSICH and MORTGAGE
4 BANK OF CALIFORNIA pending a hearing held in accordance with
5 Section 11500, et seq., of the Government Code, if payment is
6 not timely made as provided for herein, or as provided for in a
7 subsequent agreement between Respondents and the Commissioner.
8 The suspension shall remain in effect until payment is made in
9 full or until Respondents enter into an agreement satisfactory
10 to the Commissioner to provide for payment, or until a decision
11 providing otherwise is adopted following a hearing held pursuant
12 to this condition.

13
14 DATED: Dec 27, 2010

15 
16 _____
17 CHERYL D. KEILY, Counsel
18 DEPARTMENT OF REAL ESTATE

19 * * *

20 I have read the Stipulation and Agreement, and its
21 terms are understood by me and are agreeable and acceptable to
22 me. I understand that I am waiving rights given to me by the
23 California Administrative Procedure Act (including but not
24 limited to Sections 11506, 11508, 11509 and 11513 of the
25 Government Code), and I willingly, intelligently and voluntarily
26 waive those rights, including the right of requiring the
27 Commissioner to prove the allegations in the Accusation at a
hearing at which I would have the right to cross-examine

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witnesses against me and to present evidence in defense and mitigation of the charges.

Respondents can signify acceptance and approval of the terms and conditions of this Stipulation and Agreement by faxing a copy of its signature page, as actually signed by Respondents, to the Department at the following telephone/fax number (213) 576-6917. Respondent agrees, acknowledges, and understands that by electronically sending to the Department a fax copy of his actual signature as it appears on the Stipulation and Agreement, that receipt of the faxed copy by the Department shall be as binding on Respondent as if the Department had received the original signed Stipulation and Agreement.

DATED: 12/23/10

Andrea M. Mosich
ANDREA MICHELLE MOSICH,
Respondent

DATED: 12/23/10

Andrea M. Mosich
ANDREA MICHELLE MOSICH, as
designated broker-officer,
on behalf of Respondent
MORTGAGE BANK OF CALIFORNIA

I have reviewed the Stipulation and Agreement as to form and content, and have advised my client accordingly.

DATED: 12/23/10

Michael Kushner
Michael Kushner, Esq.
Attorney for Respondents
ANDREA MICHELLE MOSICH
MORTGAGE BANK OF CALIFORNIA

///
///
///
///

1 witnesses against me and to present evidence in defense and
2 mitigation of the charges.

3 Respondents can signify acceptance and approval of the
4 terms and conditions of this Stipulation and Agreement by faxing
5 a copy of its signature page, as actually signed by Respondents,
6 to the Department at the following telephone/fax number (213)
7 576-6917. Respondent agrees, acknowledges, and understands that
8 by electronically sending to the Department a fax copy of his
9 actual signature as it appears on the Stipulation and Agreement,
10 that receipt of the faxed copy by the Department shall be as
11 binding on Respondent as if the Department had received the
12 original signed Stipulation and Agreement.
13

14 DATED: _____

ANDREA MICHELLE MOSICH,
Respondent

16 DATED: _____

ANDREA MICHELLE MOSICH, as
designated broker-officer,
on behalf of Respondent
MORTGAGE BANK OF CALIFORNIA

19 *I have reviewed the Stipulation and Agreement as to*
20 *form and content and have advised my client accordingly.*

21 DATED: _____

Michael Kushner, Esq.
Attorney for Respondents
ANDREA MICHELLE MOSICH
MORTGAGE BANK OF CALIFORNIA

24 ///

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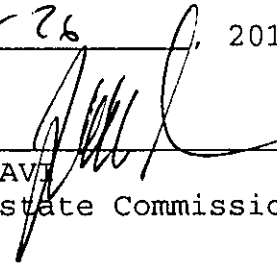
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* * *

The foregoing Stipulation and Agreement is hereby
adopted as my Decision in this matter and shall become
effective at 12 o'clock noon on MAR 02 2011, 2011.

IT IS SO ORDERED 1-26, 2011.



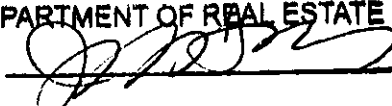
JEFF DAVIS
Real Estate Commissioner

1 CHERYL D. KEILY SBN# 94008
2 Department of Real Estate
3 320 West 4th Street, Suite 350
4 Los Angeles, California 90013-1105

5 Telephone: (213) 576-6982
6 (Direct) (213) 576-6905

FILED

MAR 22 2010

DEPARTMENT OF REAL ESTATE
BY: 

7
8 BEFORE THE DEPARTMENT OF REAL ESTATE

9
10 STATE OF CALIFORNIA

11 * * *

12 In the Matter of the Accusation of) No. H- 36535 LA
13 MORTGAGE BANK OF CALIFORNIA;)
14 and ANDREA MICHELLE MOSICH,) A C C U S A T I O N
15 individually, and as design-)
16 nated officer for Mortgage)
17 Bank of California,)
18 Respondents.)
19 _____)

20 The Complainant, Robin Trujillo, a Deputy Real Estate
21 Commissioner of the State of California, for cause of Accusation
22 against MORTGAGE BANK OF CALIFORNIA (Respondent "MORTGAGE BANK")
23 and ANDREA MICHELLE MOSICH (Respondent "MOSICH"), individually,
24 and as designated broker-officer of MORTGAGE BANK, is informed
25 and alleges as follows:

26 ///

27 ///

///

1.

1 The Complainant, Robin Trujillo, a Deputy Real Estate
2 Commissioner of the State of California, makes this Accusation
3 in her official capacity.
4

5 2.

6 Respondent MORTGAGE BANK is presently licensed and/or
7 has license rights under the Real Estate Law (Part 1 of Division
8 4 of the Business and Professions Code, hereinafter "Code"), as
9 a real estate corporation acting by and through Respondent
10 MOSICH as its designated broker-officer.

11 3.

12 Respondent MOSICH is presently licensed and/or has
13 license rights under the Real Estate Law as a real estate broker
14 and designated broker-officer of Respondent MORTGAGE BANK.
15

16 4.

17 At no time material herein has John Corry Davis
18 ("Davis") been licensed by the Department in any capacity. On or
19 about July 24, 2002, a conditional real estate salesperson
20 license was issued to Davis. Thereafter, on or about March 11,
21 2006, a real estate salesperson license was issued to Davis. On
22 or about July 23, 2006, the real estate salesperson license of
23 Davis expired.

24 5.

25 At no time has Kevin Heckenmeyer ("Heckenmeyer") been
26 license by the Department in any capacity.
27

///
27

6.

1 All further references to respondents herein include
2 Respondents MORTGAGE BANK and MOSICH, and also include officers,
3 directors, employees, agents and real estate licensees employed
4 by or associated with MORTGAGE BANK and MOSICH, and who at all
5 times herein mentioned were engaged in the furtherance of the
6 business or operations of Respondents MORTGAGE BANK and MOSICH,
7 and who were acting within the course and scope of their
8 authority and employment.
9

10 7.

11 At all times material herein Respondents were engaged
12 in the business of, acted in the capacity of, advertised or
13 assumed to act as real estate brokers and/or real estate
14 corporations in the State of California, within the meaning of
15 Code Section 10131(d) of the Code, including soliciting
16 borrowers and lenders and negotiating the terms of loans secured
17 by real property between borrowers and third party lenders for
18 or in expectation of compensation.
19

20 8.

21 At all times material herein Respondent MOSICH, as the
22 officer designated by Respondent MORTGAGE BANK pursuant to
23 Section 10211 of the Code, was responsible for the supervision
24 and control of the activities conducted on behalf of Respondent
25 MORTGAGE BANK by its officers and employees as necessary to
26 secure full compliance with the Real Estate Law as set forth in
27 Section 10159.2 of the Code.

FIRST CAUSE OF ACCUSATION
(Unlicensed Activity)

9.

On or about April 24, 2007, Davis negotiated the terms of a mortgage loan on behalf of borrowers David and Betty Comstock in connection with a loan brokered by Respondent MORTGAGE BANK to be secured by the real property located at 43745 7th Street East, Lancaster, California 93534. Respondent MORTGAGE BANK paid Davis a commission for the foregoing transaction in the amount of \$9,500.

10.

On or about June 22, 2007, Heckenmeyer negotiated a mortgage loan on behalf of borrower Lori Hout in connection with a loan brokered by Respondent MORTGAGE BANK to be secured by the real property located at 549 Bruin Drive, Riverside, California 92507. Respondent MORTGAGE BANK paid Davis a commission for the foregoing transaction in the amount of \$27,665.

11.

Based on the information contained in Paragraphs 9 and 10, above, Davis and Heckenmeyer performed and/or participated in the negotiation of the terms of a loan secured by real property, which activity requires a real estate broker license under the provisions of Code Sections 10131(a), during a period of time when neither Davis nor Heckenmeyer was licensed by the Department of Real Estate as a real estate broker nor employed as a real estate salesperson by a broker on whose behalf the

1 activities were performed.

2 12.

3 Respondent MORTGAGE BANK violated Section 10137 of the
4 Code by employing and/or compensating Davis and Heckenmeyer,
5 individuals who were not licensed as real estate salespersons or
6 as brokers, to perform activities requiring a license, which is
7 cause for the suspension or revocation of the licenses and
8 license rights of Respondent MORTGAGE BANK pursuant to Code
9 Sections 10177(d) and/or 10177(g).

10 SECOND CAUSE OF ACCUSATION

11 (Audit Violations in Connection with Mortgage Loan Activities)

12 13.

13 Complainant hereby incorporates by reference the
14 allegations set forth in Paragraphs 1 through 12, above.

15 14.

16 On or about March 13, 2008, the Department completed
17 an audit examination of the books and records of Respondent
18 MORTGAGE BANK pertaining to its mortgage loan activities and
19 covering the period from March 3, 2006, to January 31, 2008.
20 The audit examination revealed violations of the Code and the
21 Regulations, as set forth in the following paragraphs, and more
22 fully discussed in Audit Report No. LA 070200, along with the
23 exhibits and work papers attached to the audit report:
24

25 (a) Respondent MORTGAGE BANK failed to ensure that
26 the Mortgage Loan Disclosure Statement was signed and dated in
27 each instance by the loan agent negotiating the loan in

1 violation of Code Section 10240 and Section 2840 of the
2 Regulations.

3 (b) Respondent MORTGAGE BANK employed the services
4 of four unlicensed individuals, Davis, Heckenmeyer, Loretta
5 Rios and Jared Heckenmeyer, who acted as loan agents and were
6 compensated by Respondent MORTGAGE BANK in violation of Code
7 Section 10137.

8 (c) Respondent MOSICH failed to have a system in
9 place for regularly monitoring compliance by Respondent MORTGAGE
10 BANK with the Real Estate Law in violation of Code Sections
11 10159.2 and 10177(h) and Section 2725 of the Regulations.

12 DISCIPLINE STATUTES AND REGULATIONS

13 15.

14 The conduct of Respondents MORTGAGE BANK and MOSICH
15 described in Paragraph 14, above, violated the Code and the
16 Regulations as set forth below:

17 <u>PARAGRAPH</u>	18 <u>PROVISIONS VIOLATED</u>
19 14(a)	20 Code Section 10240 and 2840 of the 21 Regulations
22 14(b)	23 Code Section 10137
24 14(c)	25 Code Sections 10159.2 and 10177(h) 26 and Sections 2725 of the 27 Regulations

28 The foregoing violations constitute cause for the
29 suspension or revocation of the real estate license and license

1 rights of Respondents MORTGAGE BANK and MOSICH under the
2 provisions of Code Sections 10177(d) for violation of the Real
3 Estate Law and/or 10177(g) for negligence or incompetence.

4 THIRD CAUSE OF ACCUSATION

5 (Audit Violations in Connection with Broker Escrow Activities)

6 16.

7 Complainant hereby incorporates by reference the
8 allegations set forth in Paragraphs 1 through 15, above.

9 17.

10 On or about April 3, 2008, the Department completed
11 an audit examination of the books and records of Respondent
12 MORTGAGE BANK pertaining to its broker escrow activities and
13 covering the period from July 1, 2007, to December 31, 2007.
14 The audit examination revealed violations of the Code and the
15 Regulations, as set forth in the following paragraphs, and more
16 fully discussed in Audit Report No. LA 070285, along with the
17 exhibits and work papers attached to the audit report:
18

19 (a) Respondent MORTGAGE BANK permitted two
20 salespersons not licensed to Respondent to be authorized
21 signatories on the trust account maintained in the name
22 "Mortgage Bank of California Trust Account" at Comerica Bank
23 ("Trust Account") by Respondent in violation of Code Section
24 10145 and Sections 2834 and 2951 of the Regulations.

25 (b) Respondent MORTGAGE BANK permitted a non-
26 licensee to be an authorized signatory on the Trust Account
27

1 though Respondent had no fidelity bond coverage during the
2 period July 1, 2007, to September 28, 2007, and thereafter had
3 fidelity coverage with a deductible of \$25,000, in violation of
4 Section 10145 of the Code and Sections 2834 and 2951 of the
5 Regulations.

6 (c) Respondent MORTGAGE BANK failed to ensure that
7 as to all transactions each principal in the transaction
8 received a written statement of all disbursements together with
9 the name of the person to whom any such disbursement was made
10 in violation of Section 10145 of the Code and Section 2950(i)
11 of the Regulations.

12 DISCIPLINE STATUTES AND REGULATIONS

13 18.

14 The conduct of Respondent MORTGAGE BANK described in
15 Paragraph 17, above, violated the Code and the Regulations as
16 set forth below:

17 PARAGRAPH

18 PROVISIONS VIOLATED

19 17(a)

Code Section 10145 and Sections
20 2834 and 2951 of the Regulations

21 17(b)

Section 10145 of the Code and
22 Sections 2834 and 2951 of the
23 Regulations.

24 17(c)

Section 10145 of the Code and
25 Section 2950(i) of the Regulations
26
27

1 The foregoing violations constitute cause for the
2 suspension or revocation of the real estate license and license
3 rights of Respondent MORTGAGE BANK under the provisions of Code
4 Sections 10177(d) for violation of the Real Estate Law and/or
5 10177(g) for negligence or incompetence.

6 THIRD CAUSE OF ACCUSATION

7 (Failure to Supervise)

8 19.

9 Complainant hereby incorporates the allegations set
10 forth in Paragraphs 1 through 18, above.

11 20.

12 Respondent MOSICH ordered, caused, authorized or
13 participated in the conduct of Respondent MORTGAGE BANK, as is
14 alleged in this Accusation.

15 21.

16 The conduct, acts and/or omissions, of Respondent
17 MOSICH, in allowing Respondent MORTGAGE BANK to violate the Real
18 Estate Law, as set forth above, constitutes a failure by
19 Respondent MOSICH, as the officer designated by a corporate
20 broker licensee, to exercise the supervision and control over
21 the activities of Respondent MORTGAGE BANK, as required by Code
22 Section 10159.2, and is cause to suspend or revoke the real
23 estate licenses and license rights of Respondent MOSICH under
24 Code Sections 10177(d), 10177(g) and/or 10177(h).

25
26 ///

27 ///

1 WHEREFORE, Complainant prays that a hearing be
2 conducted on the allegations of this Accusation and that upon
3 proof thereof, a decision be rendered imposing disciplinary
4 action against all the licenses and license rights of Respondent
5 MORTGAGE BANK OF CALIFORNIA and Respondent ANDREA MICHELLE
6 MOSICH, individually, and as designated broker-officer of
7 MORTGAGE BANK, under the Real Estate Law, and for such other and
8 further relief as may be proper under other applicable
9 provisions of law.

10 Dated at Los Angeles, California

11 this 22 day of March, 2010.

12
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14 
15
16 Robin Trujillo
17 Deputy Real Estate Commissioner
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26 cc: MORTGAGE BANK OF CALIFORNIA
27 ANDREA MICHELLE MOSICH
Robin Trujillo
Sacto.